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ABSTRACT

This annotated bibliography cites seventy-nine references (including books, reports, articles, papers, and congressional hearings) on financing postsecondary education. Annotations vary in length, the shortest about 20 words and the longest approximately 170 words. The following are representative titles: Viewpoint: Money for Continuing Education; Financing Part-time Students: The New Majority in Postsecondary Education; Needed: A Voucher Plan in Support of Continuing Education; Higher Education: Who Pays? Who Benefits? Who Should Pay?; Low or No Tuition, the Feasibility of a National Policy for the First Two Years of College; New Approaches to Student Financial Aid; U.S. Policy and the Evolutionary Adaptability of Postsecondary Education; Americans in Middle Years: Career Options and Educational Opportunities; Patterns for Lifelong Learning; Financing Lifelong Education: Next Steps in Exploring the Entitlement Approach; Equity of Access: Continuing Education and the Part-Time Student; Setting and Criteria for the Design of an Effective Public Policy of Educational Entitlements; Strengthening the Alternative Postsecondary Education System: Continuing and Part-time Study in Massachusetts; For Greater Flexibility of Working Life; Continuing Education as a National Capital Investment; and The Boundless Resource: A Prospectus for an Education-Work Policy. (EM)

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Financing Lifelong Learning: Annotated Bibliography

Abert, James G. "Viewpoint: Money for Continuing Education." Change 5 (October 1973): 8,9.

Author proposes a "National Continuing Education Trust", a vehicle for financing continuing education. "Funds for the trust would accumulate in the form of individual entitlements, and might be keyed to social security numbers" (p.8). Suggests several ways for financing the trust.

Academy for Educational Development, Inc. Never Too Old to Learn. A report submitted to the Edna McConnell Clark Foundation. New York: Academy for Educational Development, Inc., 1974.

Discussion of innovative programs that encourage older people to enroll including programs that offer free or reduced tuition. Discussion of financing educational programs for older people.

American Council on Education. Committee on the Financing of Higher Education for Adult Students. Financing Part-time Students: The New Majority in Postsecondary Education. Report of the Committee on the Financing of Higher Education for Adult Students to the Office of Governmental Relations, American Council on Education. Washington, D.C.: American Council on Education, 1974.

State that while part-time students now represent over half of the students in postsecondary institutions, they are discriminated against in receiving financial aid. Find that proposals for financing post-secondary education tend to be directed toward an undifferentiated population but with direct or implied emphasis on full-time regular students.

American Council on Education. Policy Analysis Service and the Office of Governmental Relations. "Recommendations for Amendment of Title IV Student Assistance), Higher Education Act". Washington, D.C., September 1975.

Two of the recommendations are the following: (1) that BEOG'S should be made a true entitlement so that needy students will receive the full amount for which they are eligible, and (2) that national standards be set for the State Student Incentive Grant programs to include, as a condition for federal matching, that awards would be available to all eligible students (including part-time students) who are residents in the State, regardless of where they go to college"(Appendix, p.4).

OE 012 168

Bengelsdorf, Winnie. Women's Stake in Low Tuition. Washington, D.C.: American Association of State Colleges and Universities, October 1974.

Case made for lowering tuition. Discus es inequitable treatment of men and women and full- and part-time students in higher education financing policies. Suggests ways for working to support lower tuition.

Benson, Charles S., and Hodgkinson, Harold L. Implementing the Learning Society. San Francisco: Jossey-Bass, 1974.

Support entitlement plan available to all persons, independent of age or income. Grants would provide four years of income support and the equivalent of two years' tuition. Purpose is to free college access from influence of social class and improve efficiency of higher education.

Berstecher, Dieter, and Hecquet, Ignace. "Cost and Financing Problems in University Education." In A University of the Future, pp.77-129. By Dieter Berstecher et al. The Hague: Martinus Nijhoff, 1974.

In Part II of this chapter, "Sources and Methods of Financing: Possible Alternatives and Implications", discuss various sources for funding universities (the student, private or public companies, and local or central public authorities) and financing methods. One method discussed involves individuals contributing to an "educational fund". "One possible solution would be to allow the individual to distribute the foreseeable cost of his successive training periods over the whole of his working life. The individual would regularly pay his contribution to an 'education fund' and would draw from this fund the costs of his period of education" (p. 112).

Broschart, J.R. "A Synthesis of Selected Manuscripts about the Education of Adults in the United States." Prepared for the Bureau of Occupational and Adult Education, United States Office of Education, February 1976.

Synthesis of study documents relating to the concept of lifelong learning. Includes section dealing with barriers to learning, including that of cost.

Bushnell, David S. Needed: A Voucher Plan in Support of Continuing Education. Alexandria, Virginia: Human Resources Research Organization, August 1973.

Due to new emphasis on career education, increased job competition, and technological changes forcing job changes, author sees a greater need for ensuring lifelong learning opportunities. Author sees the enactment of legislation to set up a voucher program as ensuring lifelong learning opportunities.

The C.I.C. Study of the Non-Traditional Student. Iowa City, Iowa: Division of Extension and University Services, The University of Iowa, 1973. Report No. 1: University Credit and Degree-Earning Opportunities for Adults, by Robert F. Ray.

Recommend that institutions give due consideration to the financial needs of the part-time student. Fee schedules should be reviewed to provide equal treatment for the part-time student.

Cantor, Leonard M., and Roberts, I.F. Further Education in England and Wales. 2nd ed. London: Routledge & Kegan Paul Ltd., 1972.

Review further education in England and Wales today. Includes some information on financing provided for students engaging in further education, including financing practices for industry-based students and part-time students.

Carnegie Council on Policy Studies in Higher Education. The Federal Role in Postsecondary Education: Unfinished Business 1975-80. San Francisco: Jossey-Bass, 1975.

Among recommendations relating to student aid and related programs, the Council recommends restructuring of the Basic Educational Opportunity Grants program, gradually becoming an entitlement program, supports structuring the loan program along the lines of the National Student Loan Bank recommended by the Carnegie Commission in 1970; and recommends removing restrictions of aid to part-time students, permitting part-time students to be eligible for aid on a pro-rated basis for all federal student aid programs.

Cargegie Commission on Higher Education. Higher Education: Who Pays? Who Benefits? Who Should Pay? New York: McGraw-Hill, 1973.

To aid the economically disadvantaged student, the Commission recommends an expansion of federal student aid, including full funding of the Basic Opportunity Grants program, and a gradual increase in tuition charges in public institutions except for lower-division students. Recommends the establishment of a National Student Loan Bank that would "...permit borrowing up to a reasonable limit that would reflect both tuition charges and subsistence costs. Loan repayments should be based upon income currently earned, and up to 40 years should be permitted for repayment" (p.121).

Carnegie Commission on Higher Education. Less Time, More Options: Education beyond the High School. New York: McGraw-Hill, 1971.

Recommend that all persons after high school graduation have two years of education placed "in the bank" for them to be used whenever they want. List five ways this could be accomplished including "...by adding to social security a program for 'educational security' to be paid through payroll taxes on employers and employees, with the benefits to be available on application after a sustained employment" (p.21).

Carnegie Commission on Higher Education. Toward a Learning Society: Alternative Channels to Life, Work and Service. New York: McGraw-Hill, 1973.

In chapter 4, "New Funding for Postsecondary Education", discuss alternative means of financing lifelong learning, including state or federal programs of tuition credit for two years of post secondary education, paid educational leave, privately funded programs and publicly funded programs, including federally sponsored endowment plans. In chapter 5, reconfirm recommendation to establish a program whereby two years of postsecondary education would be placed "in the bank" for every person after graduation from high school, to be withdrawn at any time.

Carnegie Council on Policy Studies in Higher Education. Low or No Tuition, the Feasibility of a National Policy for the First Two Years of College. San Francisco: Jossey-Bass, 1975.

Analyze proposals for low or no tuition in the first two years of public postsecondary education. Conclude that achievement of the above through state action is improbable and through federal action, most difficult. Also conclude that the federal government give highest priority to those programs to which it is already committed.

Cartter, Allan M. "The Need for a New Approach to Financing Recurrent Education." Berkeley, California, 1973.

As a means of financing recurrent education, author proposes a "personal social insurance account," available to each individual at age eighteen. Throughout the individual's lifetime, the accounts could be drawn against for educational purposes, up to an amount equal to ½ of the tuition for four academic years. Monthly subsistence payments could be drawn (equal to ½ of an individual's average earnings in the preceding five years) after five years of employment. "Any time after age 60, any unexpended balance in one's account could either be exhausted as a terminal employment leave benefit, or added to one's OASI (old-age and Survivors Insurance) balance and reflected in higher pension benefits" (p.13). Funding would be provided by a $10.2 billion transfer from existing programs and every employed person would have an annual 4 percent surcharge on earned income.

Champagne, Joseph E.; Hopper, Robert; and Leaman, Barbara. Continuing Education and the Learning Society; Project Report. Houston, Texas: Center for Human Resources, University of Houston, 1974.

In this study of the current national status of continuing education in urbanized areas, find that most adult education programs "...must be operated at the local level on a self-sustaining basis with students providing not only instructional costs, but administrative costs as well" (p.84). Note that "...the financing of lifelong learning has been identified by most states as perhaps the greatest problem to be confronted in developing a comprehensive postsecondary education system" (p.91). Refers to the alternative financing methods proposed in Massachusetts, including the voucher plan.

Christoffel, Pamela, and Rice, Lois. Federal Policy Issues and Data Needs in Postsecondary Education. Final Report to the National Center for Educational Statistics. Washington, D.C.: Government Printing Office, 1975.

One of the issues identified is that of federal support of recurrent education. See a need for data to identify those who wish to participate in recurrent education but do not, analysis of barriers to participation in adult education, and data on charges incurred by student participants and how these charges are met. "Statistics which describe what portion of these charges are paid by the students themselves, by employers, or by other persons or organizations are necessary for Federal Planners reviewing student financial assistance programs, as well as for their consideration of alternatives" (p.33).

College Entrance Examination Board. College Scholarship Service. Panel on Financial Need Analysis. New Approaches to Student Financial Aid. Report of the Panel on Student Financial Need Analysis. By Allan M. Cartter, Chairman. New York: College Entrance Examination Board, 1971.

Panel states that while a steady broadening of the GI Bill concept to include more groups would be a desirable goal, it is doubtful that movement towards this goal will become a reality due to the demands upon public and private funds for the foreseeable future (p.80).

Commission on Educational Planning (Alberta). Walter H. Worth, Commissioner. A Choice of Futures. Edmonton, Alberta: L.S. Wall, 1972.

Report advocates lifelong learning. The Commission sees a greater need to tie together work and education. State that a voucher system is unlikely for the foreseeable future but should monitor voucher systems elsewhere. See the possiblility of employers contributing to an educational fund to cover employees' tuition fees and other expenses associated with leaves for formal learning experiences. Report includes a discussion of the possibility of setting up an educational bank, entitling individuals to a certain number of years of schooling at public expense. At present time, the Commission emphasizes financing education through the provision of grants.

Commission on Non-Traditional Study. Samuel B. Gould, Chairman. Diversity by Design. San Francisco: Jossey-Bass, 1973.

To broaden educational opportunities for adults, the Commission recommends providing greater financial support for adult students. "Financial support (either scholarships or loans) should be provided to all postsecondary school students on which they may draw according to their educational needs, circumstances of life, and continuing or recurrent interests in improvement. If this recommendation were to be made a reality, the entire span of years of an individual from completion of secondary school to death would be regarded as a single period of time. Every individual would receive as a right a predetermined number of dollar credits which he could either use up immediately for college, defer for later use, or balance out according to his needs for initial and deferred education" (pp. 24-25). As a first step in reform, the Commission suggests the revision of existing student-aid programs to better meet the requirements of lifelong education.

Commission on Post-Secondary Education in Ontario. The Learning Society. Report of the Commission on Post-Secondary Education in Ontario. Toronto, Canada: Ministry of Government Services, 1972. (ED 095 256)

One of the responsibilities charged to the Commission formed in 1969 was to make recommendations as to the methods of financing that would best ensure further effective development of postsecondary education in Ontario. The Commission recommends that the system of aid be gradually changed over to a system of programs consisting of scholarships, grants, and loans. Scholarships would be made available to exceptional students, loans to students in the middle- and upper-income strata and grants to students from the lower-income groups, to cover fees and maintenance for the first five years of postsecondary education or the equivalent of part-time study. For persons who had not received formal postsecondary education in a traditional institution, the Commission recommends that grants be made available for the purchase of educational and cultural services, including those available from other than the established institutions. The Commission further recommends that financial schemes be devised to aid those needing preparatory work before entering college. The Commission rejects the proposal of subsidizing all students regardless of financial need stating that such a policy would be inequitable.

Dresch, Stephen P. "U.S. Policy and the Evolutionary Adaptability of Postsecondary Education." In Recurrent Education, pp.269-278. Edited by Selma Mushkin. Washington, D.C.: National Institute of Education, 1974.

Proposes the "Human Investment Fund", an endowment in the amount of $10,000 available to all high school graduates, or persons at age eighteen. Each individual would have to declare his intention to participate in the program, prior to reaching age twenty-five. The endowment could be drawn upon for educational costs (for any broadly defined educational purpose) plus an annual living allowance. Having declared the intention to participate, an endowment account and a payment account would be established. The endowment account would amount to $10,000 plus annual interest. The payment account would represent the individual's debt to the Human Investment Fund and would be paid off by an annual charge of 6 percent of the adjusted gross income until 120 percent of the original total amount advanced was paid or the individual reached age forty-eight. At age forty-eight, the remaining amount of endowment could be drawn upon for any purpose and for any amount.

Education on the Move. Extracts from Background Papers Prepared for the Report of the International Commission on the Development of Education. Toronto: Ontario Institute for Studies in Education, 1975; and Paris: UNESCO Press, 1975.

Consists of extracts from the background papers used by the International Commission on the Development of Education in preparing their report, Learning to Be. Chapter 6, "Lifelong Education" includes an excerpt from Bertrand Schwartz's paper "Prospects of Educational Development." Included is his statement that "...by opening schools on a full-time basis to adults and granting them compensation for salary losses - providing they have reached a certain age (e.g. twenty-five years) and passed a certain period in active life (e.g. five years) - a new dimension is given to adult education, at the same time that the educational objective of the young ceases to be that of 'learning everything'" (p.110).

Entine, Alan, ed. Americans in Middle Years: Career Options and Educational Opportunities. Los Angeles: Ethel Percy Andrus Gerontology Center, University of Southern California, 1974.

Summary of proceedings of a conference sponsored by the State University of New York and the Fund for New Priorities in America. Contains some brief comments relating to financing issues.

An Evaluation of Policy Related Research on Programs for Mid-Life Career Redirection. 2 vols. Santa Monica, California: The Rand Corporation, 1975. Vol. 2: Major Findings by Anthony H. Pascal, Duran Bell, Laurence A. Dougharty, William L. Dunn, Velma Montoya Thompson.

Literature review and evaluation in the field of mid-life career redirection. Chapter 11 covers mid-life redirection programs and includes comments regarding various alternatives for financing them including entitlement schemes.

Faure, Edgar et al. Learning to Be; The World of Education Today and Tommorrow. Paris: UNESCO Press, 1972; and London: George Harrap, 1972.

Report of the International Commission on the Development of Education. While the Commission favors methods such as reducing the length of studies to acquire a given qualification and voluntary work for building schools to reduce costs, alternative methods are discussed. Entitlement plans are mentioned (p. 230); specifically, Bertrand Schwartz's plan proposed in L'Education Permanente 2000.

Gass, J.R. "Education, Work and the Quality of Life." OECD Observer no. 67 (December 1973): 1-4.

In order to promote a better quality of life, sees a greater need for combining work and education, and providing persons with greater access to education throughout their lives. States that special measures are necessary to make this available to lower-income groups including the granting of educational leaves, the restructuring of educational opportunities and supporting public finance provisions.

Goldman, Ralph M. "Lifespan Educational Insurance: A Proposal." In Alternative Futures in American Education; Appendix 3 to Hearings on H.R. 3606 and Related Bills to Create a National Institute of Education before the Select Subcommittee on Education, pp. 241-47. U.S. Congress, Committee on Education and Labor, Committee Print. Washington,D.C.: Government Printing Office, 1972.

Proposes a "G.I. Bill for the Aging", a life-span educational insurance program. A Senior Citizen Scholarship System would provide those persons fifty-five or older with financial aids to be used for pursuing explicit educational objectives. "Financial arrangements could be of many types: full or matching tuition, partial or full living allowance up to some maximum, specified book and equipment costs, and perhaps modest allowances for dependents" (pp.245-6). "Funds for the Senior Citizen Scholarship System could come from four sources: (1) An employee payroll tax, graduated to fall lightest upon the lower salary ranges and comprehensive enough to include all levels of earnings; (2) an employer payroll tax, graduated to require the largest relative employer contribution on behalf of the lowest salary ranges; (3) a voluntary, tax-free employee payroll savings plan, akin to the various tax-shelter plans now in operation, which could produce either interest or educational benefits; and (4) the general revenues of the Federal Government" (p.246).

Herman, William R. "The University as a National Asset." Change 8 (June 1976): 31-37.

Rather than giving aid to students through grants and loans, proposes establishing a negative income tax, available to all individuals over age eighteen. The money could be used to pay for going to college, but would not have to be used for that purpose. "All present student loan and grant programs funded by the federal government would be abolished" (p.35).

Hesburgh, Theodore M.; Miller, Paul A.; and Wharton, Clifton R., Jr. Patterns for Lifelong Learning. San Francisco: Jossey-Bass, 1973.

As a step toward creating a system of lifelong learning in the United States, propose a Universal Bill of Educational Rights. This would guarantee each individual, at any age, access to educational opportunities through a program of financial support, including an income stipend to cover a portion of wages lost while participating in educational programs.

Honey, John C., and Hartle, Terry W. A Career Education Entitlement Plan: Administrative and Political Issues. Prepared for the Department of Health, Education, and Welfare, The National Institute of Education. Syracuse, New York: Educational Finance and Governance Center, Syracuse University Research Corporation, April 1975.

Discuss existing and proposed entitlement schemes (Basic Educational Opportunity Grant Program, GI Bill for Vietnam veterans, New York State's Tuition Assistance Plan, the proposed plans of Norman D. Kurland, Herbert E. Striner, and Charles S. Benson and Harold L. Hodgkinson) and then deal with administrative issues and political considerations of an entitlement program. Two proposals for pursuing the entitlement idea are offered: (1) to initiate a several-year experiment with a limited sample of recipients, (2) to build on existing entitlement activities of the federal government and several of the states.

Kirschner Associates, Inc. "Summary Report; An Analysis of Selected Issues in Adult Education". Prepared for Office of Planning, Budgeting and Evaluation, Office of Education, U.S. Department of Health, Education, and Welfare, February 1976.

Project identifies and explores various policies for the federal government concerning the education of adults. Among policy issues discussed are: policies dealing with the level of federal support of adult education and policies concerning systems for delivering adult education. Conclude that larger federal budgets are required if the national goals for the education of adults are to be met. Under the discussion of systems for delivering adult education, discuss means of support including direct funding, vouchers, and tax incentives. State that "given the variety of financial approaches and the substantial sums of money involved, this area too deserves policy consideration to the extent possible using the data collected in this project" (p.15).

Klein, William A. "A Proposal for a Universal Personal Capital Account." University of California at Los Angeles, February 1974.

Proposes a plan, entitling individuals eighteen or over to an account which could be drawn against for educational and certain medical services. Allows for persons over sixty-five to draw upon any remaining amount (with accumulated interest) to purchase an annuity.

Kurland, Norman D. "Financing Lifelong Learning: An Approach to an Age-Neutral Educational Entitlement." Study of Adult Education, New York State Education Department, Albany, New York, 5 February 1975. (ED 113 457)

A shorter and updated version of "Financing Lifelong Learning: Proposal for an Age-Neutral Educational Entitlement Program", November 25, 1974. Proposes that an entitlement be granted annually to every adult to be used for a broad range of educational activities. Unused entitlement would remain available throughout the individual's life and would earn interest at a rate to be specified.

Kurland, Norman D., and Comly, Lucy T. "Financing Lifelong Education: Next Steps in Exploring the Entitlement Approach." Study of Adult Education, New York State Education Department, Albany, New York, 9 December 1975.

Proposes activities for further exploration of the entitlement approach including production of papers along 14 study topics, development of proposals for further work, and maintenance of a national clearinghouse function for entitlement-related explorations.

Kurland, Norman D., and Comly, Lucy T. "Financing Lifelong Learning: Rationale and Alternatives." Study of Adult Education, New York State Education Department, Albany, New York, 8 April 1975. (ED 113 456)

Presents rationale for financing lifelong learning and examination of seven alternatives including: (1) State financing of leadership positions, (2) State financing of information and counseling services, (3) State aid to institutions, (4) institutional incentive grants, (5) extension of State student aid to part-time and non-credit students, (6) an entitlement approach, and (7) tax incentives.

Lawrence, G. Ben. "Policy Proposals for Financing." In Lifelong Learners - A New Clientele for Higher Education, pp. 153-161. Edited by Dyckman W. Vermilye. San Francisco: Jossey-Bass, 1974.

Favors low tuition, equality of access for full-time and part-time students (through work-study programs and grants and loans to students and institutions). Favors state assistance to private institutions to reduce the tuition gap between public and private schools.

Levin, Henry M. Post-secondary Entitlements: An Exploration. Report prepared for the Education and Work Program of the National Institute of Education. Palo Alto, California: Center for Economic Studies, March 1975.

Proposes a career and occupationally oriented postsecondary entitlement plan for individuals eighteen and older. A specified sum or entitlement would be made available to each individual to obtain education and training at colleges, universities, and other educational and training institutions. Three different PSE models are presented: Model I - Postsecondary Formal Education - education and training only under the aegis of formal institutional programs; Model II - Postsecondary Formal Education Plus Non-Formal Training Opportunities - would also enable selection of non-formal training opportunities such as on-the-job training and apprenticeships; and Model III - Postsecondary Formal Education, Non-Formal Training Opportunities, and Complementary Physical Capital - would also permit the use of entitlements for the purchase of tools, facilities, and equipment which could be used in conjunction with employment.

Levine, Herbert A. "Labor-Management Policies on Educational Opportunity." Paper presented at the Recurrent Education Conference, Session 6 - Industry-Worker Concerns in Recurrent Education, Georgetown University, Washington, D.C., 21 March 1973.

Of the many types of educational opportunity programs offered in collective bargaining agreements, paper concentrates on tuition-refund programs, union-industry education and training funds, and paid educational leave.

Levine, Herbert A. "Paid Educational Leaves: Implications for Work and Education in America." In Second National Conference on Open Learning and Nontraditional Study, Conference Proceedings; Designing Diversity '75, pp. 173-178. Compiled by C. Edward Cavert. Lincoln, Nebraska: University of Mid-America, 1975.

Discusses the various ways in which industry finances their employees' education. Includes tuition refund programs, cents-per-hour educational and cultural trust funds, scholarship benefits for children of members, and paid educational leave.

Levine, Herbert A. "Summary Statement." Presented at the Conference on Foreign Legislation on Paid Educational Leave: Implications for the United States, Woodrow Wilson House, Washington, D.C., 17, 18, 19 September 1974.

Summarizes the discussions of the Conference which dealt with: "(1) the recent actions of the International Labour Organization on Paid Educational Leave; (2) the attempts to increase educational opportunity through National and State Legislation and private practice, including collective bargaining in France, Germany and England; (3) some of the more forward-looking American educational opportunity plans currently being offered as unilateral company or international union plans and/or as these programs developed through the collective bargaining process" (p.2).

Lytle, R.J. Liberty Schools: A Parent's Voucher Plan. Farmington, Michigan: Structures Publishing Company, 1975.

In the chapter entitled "Higher Education", proposes financing higher education through entitlements made to every person over eighteen years of age "...representing his fair share of the total tax dollars spent on higher education" (p.133). The purpose of the entitlement would be to enable the student to choose among the various types of education, and not be forced into enrolling in the least costly. Colleges and universities could be required to "...provide scholarships in some relation to their income from gifts and endowments, thus providing...similar leverage for the poor..." (p.135).

McClure, Peter. "Grubstake: A Radical Proposal." Change 8 (June 1976): 30, 38-44.

Proposes a voucher system granting each individual at age eighteen or upon high school graduation the sum of $10,000 or more to be used for increased take-home pay, further education, or financial investments.

Medsker, Leland et al. Extending Opportunities for a College Degree: Practices, Problems and Potentials. Berkeley, California: Center for Research and Development in Higher Education, University of California, Berkeley, 1975.

Report of a study of various postsecondary adult programs offered in a variety of systems and institutions. Chapter VIII, "The Economics of Extended Degree Programs" includes findings of how students met educational expenses. Chapter XI, "Suggested Guidelines for Implementing Extended Degree Programs - Finance" includes suggestion that consideration be given to a voucher-type system to aid adult and part-time students.

Mushkin, Selma J., ed. Recurrent Education. Washington, D.C.: U.S. Department of Health, Education, and Welfare, National Institute of Education, 1974.

Consists of papers deriving from the Georgetown University Conference on Recurrent Education, March 1973. Includes a section which deals with the "Financing and Politics of Recurrent Education."

National Advisory Council on Extension and Continuing Education. Equity of Access: Continuing Education and the Part-Time Student. 9th Annual Report. Washington, D.C. : National Advisory Council on Extension and Continuing Education, 1975.

In addition to the Council's recommendations relating to Title I of the Higher Education Act of 1965, the Council recommends, in Recommendation Seven, that amendments be made to the student financial assistance provisions of Title IV of the Higher Education Act to support needs of adult part-time students. This includes a proposed amendment to broaden the "basic opportunity grant program" to include part-time students attending on less than a half-time basis.

National Council of Independent Colleges and Universities. Task Force. A National Policy for Private Higher Education. The report of a Task Force of the National Council of Independent Colleges and Universities. Washington, D.C. : Association of American Colleges.

Among its recommendations is that lifelong or recurring education should be better financed both in support of adult education programs and in aid to students. State that support for students has been virtually non-existent.

New York. State University of New York. University Task Force on Part-Time Students. State University of New York and the Part-time Student; A Report of the University Task Force on Part Time Students. Albany, New York: University Task Force on Part-Time Students, February 1976.

In chapter 5, "Financing Part-Time Education", the Task Force urges the development of a five-year plan to lower per-credit-hour tuition to 1/30th the tuition charged for full-time enrollment. State that steps should be taken to provide equal access to financial aid for the part-time student. Suggest possible alternate financing strategies.

New York. University of the State of New York. Board of Regents. Education beyond High School: The Regents Statewide Plan for the Development of Post-Secondary Education, 1972. Albany, New York: University of the State of New York, State Education Department, November 1972.

In "Part IV: Noncollegiate Post-Secondary Education", recommend that "student financial aid programs incorporate additional provisions for adults who wish to continue their education beyond high school" and "students be permitted the choice of applying financial assistance to any post-secondary educational programs in the State, including non-collegiate programs" (p.180).

New York. University of the State of New York. Board of Regents. Postsecondary Education in Transition; the Regents 1974 Progress Report on "Education beyond High School: the Regents Statewide Plan for the Development of Postsecondary Education, 1972". Albany, New York: University of the State of New York, November 1974.

Includes recommendations aimed at extending access to postsecondary education for adults. Includes recommendations to broaden the Tuition Assistance Program to include part-time students, to eliminate the provision in the Tuition Assistance Program which excludes students who graduated prior to January 1, 1974, and to enable all adults in comparable economic circumstances to qualify for student aid.

New York. University of the State of New York. State Education Department. Bureau of Research in Higher and Professional Education. The "Voucher System" and Higher Education in New York State. Albany, New York: The University of the State of New York, Autumn 1970.

Focuses on the "voucher system" as it may be used in New York State to finance higher education. This report explores the historical background, examines the Hansen and Weisbrod Plan, "...applies it to New York State, and discusses the advantages and disadvantages, implications, administrative needs, and estimated costs " (p.2).

Nolfi, George J. "Analytical Framework for Comparative Policy and Program Analysis of Alternative Proposals for Federal Programs of Educational Entitlement." Prepared for submission to the Ford Foundation. University Consultants, Inc., Cambridge, Massachusetts, 18 October 1973. Revised 6 November 1973. Draft

Discusses the problems surrounding the discussion of the entitlement concept and the need for a comprehensive analysis of the various entitlement proposals. Proposes "an approach to analysis of the implications of alternative entitlement program designs through comparative analysis of results of alternative programs within a fixed budget constraint " (p.1).

Nolfi, George J. "Design for Open Learning: Implementing a Network of Existing Educational Resources." In Second National Conference on Open Learning and Nontraditional Study, Designing Diversity '75; Conference Proceedings, pp. 423-441. Compiled by C. Edward Cavert, Lincoln, Nebraska: University of Mid-America, 1975.

Part I includes eleven rules for effecting research, design, pilot-testing and implementing expanded open learning. Part II summarizes two program initiatives in Massachusetts: the Adult Recurrent Education Entitlement Voucher Program and the Regional Education Opportunities Center program.

Nolfi, George J. "Proposal for a National Adult Recurrent Education Entitlement Voucher Program: Financing Open Learning and Continuing Education through Selective Entitlements." Testimony presented before the Subcommittee on Postsecondary Education, House Committee on Education and Labor, Washington, D.C., 25 September 1975.

In Part I, "Context and Rationale: the Need for Public Policy and Investment", states that while many adults are being served by current continuing education opportunities, two major groups are not: "Disadvantaged Clientele" and "Second-Chance Clientele." Believes that federal subsidy should be targeted on these two groups. "Public policy and investment should therefore be selective and compliment, not supplant the existing private investment" (p.6). Argues in favor of choosing selective entitlement vouchers rather than universal entitlements. In Part II proposes a specific plan (adapted from the state plan now pending in the Massachusetts legislature) for financing adult continuing and recurrent postsecondary education.

Nolfi, George J. "Setting and Criteria for the Design of an Effective Public Policy of Educational Entitlements." Presented to the Seminar on Entitlements convened by the Office of the Assistant Secretary of Education, Washington, D.C., 21 July 1975.

"This paper presents: (1) a brief review of the origins of the Adult Recurrent Education Selective Entitlement Voucher Proposal now pending in the Massachusetts Legislature; (2) a discussion of several key facts which constitute the general background and setting of the questions of adult educational entitlement; and (3) a set of criteria for the design of effective public policy and programs of adult educational entitlement " (p.1).

Nolfi, George J. State-based Adult Recurrent Education Entitlement Voucher Program: Financing Open Learning and Continuing Education through a Selective Entitlement. Cambridge, Massachusetts: University Consultants, Inc., 1974,1975.

An analysis of the rationale and design of the proposed legislation pending in Massachusetts, (the Adult Recurrent Education Entitlement Voucher Program) and its applicability to other states.

Nolfi, George J., and Nelson, Valerie, I. "The Implementation and Operation of a State-based Adult Recurrent Education Entitlement Voucher Program to Finance Open Learning and Continuing Education". Paper #2 in Plan for an Open Learning Network in Massachusetts. Cambridge, Massachusetts: University Consultants, Inc., July 1974. Working Paper.

Elaboration of the specific operational design for the "Adult Recurrent Education Entitlement Voucher Program".

Nolfi, George J., and Nelson, Valerie I. Strengthening the Alternative Postsecondary Education System: Continuing and Part-time Study in Massachusetts. 2 vols. Cambridge, Massachusetts: University Consultants, Inc., 1973.

The initial proposal for proposed legislation in Massachusetts, the "Adult Recurrent Education Entitlement Voucher Program"; vouchers to be awarded to adults with priorities placed on those of low previous education and low income.

Panel on Financing Low-income and Minority Students in Higher Education. Toward Equal Opportunity for Higher Education; Report. New York: College Entrance Examination Board, 1973.

The panel recommends a federal grant program that would entitle full-time and part-time students from lower-income families to direct grants, up to $2,000 annually. Students in this program would also receive vouchers to purchase supplementary services (tutorial programs, etc.) in the amount of $35/month.

Peterson, Richard E. et al. Postsecondary Alternatives: Meeting California's Educational Needs; A Feasability Study. Final Report: Postsecondary Alternatives to Meet the Educational Needs of California's Adults, by Richard E. Peterson, and J B Lon Hefferlin. Sacramento, California: Postsecondary Alternatives Study, September 1975.

Find that part-time students are discriminated against by the charging of higher than regular fees and restricted financial aid. Recommend: (1) the adoption of more equitable fee schedules for part-time students, (2) the end to discrimination against part-time and adult students in financial aid policies and practices, (3) the establishment of fee waiver programs to aid needy students, (4) the creation of a task force "...to devise more rational bases for support of all types of postsecondary education offerings" (p.86) including consideration of the "...consequences of stipends to aid the poor in continuing their schooling or of vouchers on which people could draw throughout their lives..." (p.86).

Peterson, Richard E. et al. Postsecondary Alternatives: Meeting California's Educational Needs; A Feasability Study. Second Technical Report: Inventory of Existing Postsecondary Alternatives, by Marcia B. Salner. Sacramento, California: Assembly Publications Office, September 1975.

Report describes postsecondary, part-time educational opportunities available in California. Part 1 describes opportunities by educational segment (community colleges, University of California, independent colleges, etc.). Part 2 gives an overview of the programs. Among author's conclusions are that access for part-time students could be extended by changing state policy to extend financial aid to needy students who wish to study in part-time, off-campus degree programs, and to give incentives for the University of California to establish part-time, pro-rated fees.

Pitchell, Robert J. "Financing Part-Time Students." In Lifelong Learners - A New Clientele for Higher Education, pp. 40-46. Edited by Dyckman W. Vermilye. San Francisco: Jossey-Bass, 1974.

Reports discrimination in financing the part-time student by collegiate institutions, state, and federal governments. Suggests that few of the current financing plans take a differential approach to postsecondary clientele groups, especially as they relate to part-time students. Proposes five priority alternatives for financing postsecondary education which would aid the part-time student.

Regan, Peter F.; Solkoff, Norman; and Stafford, Walter F. Recurrent Education in the State of New York. Recurrent Education; Policy and Development in OECD Countries Series. Paris: Organization for Economic Co-operation and Development, Center for Educational Research and Innovation, 1972.

Comments related to financing recurrent education are included in "Problems Facing Recurrent Education "(pp.31-32).

Rehn, Gosta. "For Greater Flexibility of Working Life." OECD Observer No. 62 (February 1973): 3-7.

Recommends an integrated insurance system for transferring income between different periods of life. "Each person would be given a right to draw on his account for purposes of his own choosing in a way that would be similar in a technical sense to the right to borrow on that part of one's private life insurance which is not needed to cover the risk-sharing involved " (p.4). Whether or not this system is introduced, suggests that each individual, past the age of compulsory schooling, be given a basic study credit to cover living expenses and tuition costs that could be used at any period of his life. The alternative of using the money for other purposes would be available if an individual at a later stage of life had not used it for study.

Reimer, Everett W. School Is Dead: Alternatives in Education. Garden City, New York: Doubleday, 1971 .

In chapter 10, "Financing Universal Education," proposes a redirection of educational tax funds from educational institutions into a system of personal educational accounts. At the levels of expenditure at the time of writing this would provide each person with $250 per year to spend on education; at birth, a life-time fund of $17,000. "Putting financial command of educational resources in the hands of learners does not solve all the problems of allocating these resources, but it is an indispensable step toward a solution. Not only the problem of equalizing opportunity across class lines but many other problems...become manageable with the aid of this principle. Schools would stand, adjust, or fail according to the satisfaction of their clients. Other educational institutions would develop in accordance with their ability to satisfy client needs. Learners would choose whether to learn on the job or full-time, which skills they wanted to learn at what age they wanted to use their educational resources, and how " (p.144).

Scribner, Harvey B., and Stevens, Leonard B. "Entitlements for Career Education: A Background Paper." Prepared for the National Institute of Education, April 1975.

Proposes granting entitlements, on the model of the GI Bill, to any person who left school before acquiring a high school diploma. There would be a stipulation that the entitlement "...be used for purposes of career education. By 'career education,' the government would mean any legitimate educational pursuit designed to further or enhance the applicant's career or work objectives " (p.33).

The Second Newman Report: National Policy and Higher Education. Report of a Special Task Force to the Secretary of Health, Education, and Welfare. Cambridge, Massachusetts: The M.I.T. Press, 1973.

Encourage the revision of student aid guidelines to include a broader age group. Encourage serious study of various methods that could be used to support students returning to school later in life. Recommend that "...the Secretary of Health, Education, and Welfare commission a comprehensive analysis of these financing strategies, develop a forum for the public discussion of the competing priorities and diverse interests involved, and develop an effective program of financing of students during recurrent periods of education " (p.111).

Shulman, Carol Herrnstadt. Premises and Programs for a Learning Society. ERIC/Higher Education Research Report No. 8, 1975. Washington, D.C.: American Association for Higher Education, 1975. (ED 118 024)

In chapter entitled "Toward a Learning Society" summaries of various financing proposals are given including those of Henry M. Levin, Norman D. Kurland, Allan Cartter, Stephen Dresch, and George J. Nolfi and Valerie I. Nelson.

Striner, Herbert. Continuing Education as a National Capital Investment. Kalamazoo, Michigan: The W.E. Upjohn Institute for Employment Research, 1972.

Describes the adult educational and training programs of Denmark, France, and West Germany. States that "the model which has succeeded in Western Europe is based upon the effort 'to stabilize and expand employment and to make it more productive,' while the model which has failed in the United States seems 'to deal remedially with unemployment '" (p.71). Proposes a program allowing everyone over seventeen the right to pursue an education-training program at any accredited institution of the individual's choice, for as long as 24 months, on a full-time basis. Educational costs would be paid and each individual would be entitled to to a personal income stipend, amounting to three-fourths of the worker's immediately prior employment income. Basic living costs would be provided for those with no previous work experience.

Thomas, Alan M. "A Brief on the Concept of Continuing Education." Submitted to the Commission of Educational Planning, Province of Alberta; the Commission of Post-Secondary Education, Province of Ontario; the Commission on Post-Secondary Education, Province of Price Edward Island, September 1970. (ED 045 902)

Argues that there is a "chaotic conjunction" of the two systems of Adult Education in Canada: that of the formal, traditionally youth-oriented system and that of the adult education system offered by the private sector. Calls for a system of continuing, or lifelong, education. States that the separation between formal and informal must be abandonded and must "...apply a concept which allows for an educational system coexistent with the individual life cycle" (pp.13-14). States that a good system of continuing education would base (in part) its theoretical framework on the idea that all citizens are entitled to a certain level of education at public expense, which may be taken at any time.

Thomas, J. Alan, and Griffith, William S. Adult and Continuing Education; Special Number 5 of the National Education Finance Project. Chicago: Midwest Administration Center, University of Chicago, 1970.(ED 047 230)

In this study, examine the financing of adult and continuing education, primarily through local school districts, using data gathered from five school districts in ten states. A theoretical model is presented for studying financial support of adult education. Summarize data gained from study in sections dealing with: state policies and programs; factors affecting demand for adult education in the districts; curriculum, staffing, tuition, and related aspects of the supply of adult education; and brief descriptions of four cities' adult education programs. Conclusions and recommendations regarding public policy for financing of postsecondary education are provided. In respect to future resource needs, state that "federal support is required to provide resources where the third party benefit are of national, more than state, importance and where the ability of the state to provide programs is inadequate. Local support is appropriate in meeting private demand. One over-riding principle should prevail--no adult should be prevented from improving his competence as a citizen, parent, or worker because of his lack of financial resources " (p.209).

University of Notre Dame. Center for Continuing Education. The Learning Society; A Report of the Study on Continuing Education and the Future. Notre Dame, Indiana: Center for Continuing Education, 1973(?)

Recommendations 3 and 4 relate to financing lifelong learning. Under Recommendation 3, suggest that the citizen could receive financial support at any age to guarantee access to educational opportunities, the program accompanied by an income stipend covering a portion of wages lost during participation in education programs. Recommendation 4 encourages changes in public policy to promote lifelong learning including: (1) released time from employment (cost financed through a trust fund fed by employer and employee contributions) and (2) tax credits and deductions for individual educational expenses.

Van Dusen, William D. "Financial Aid for Part-Time Students: Status and Issues." Report by the Washington Office of the College Entrance Examination Board for the National Advisory Council on Extension and Continuing Education, 1 September 1975.

Identifies problems in providing part-time students equal access to postsecondary education. Summarizes reasons for, and raises questions about, adopting an "age-neutral" educational entitlement.

Wharton, Clifton R., Jr. "Is It Time for a Citizens' Bill of Educational Entitlement?" Address to the 30th Annual Conference, National Conference on Higher Education, Chicago, Illinois, 25 March 1975.

Author argues for an entitlement plan accompanied by a well-funded program of direct institutional aid. Suggests granting a specific federal dollar entitlement per year, up to a maximum of four years of full-time study within a ten-year period for every high school graduate. After the initial ten-year period, the individual would acquire additional educational entitlement benefits for every year he paid federal income tax or met the requirements for federal negative income tax assistance. Benefits would accrue up to a maximum of four years in a ten-year period.

Wilcox, John; Saltford, Richard A.; and Veres, Helen C. Continuing Education: Bridging the Information Gap. Ithaca, N.Y.: Institute for Research and Development in Occupational Education, Department of Education, New York State College of Agriculture and Life Sciences, Cornell University, December 1975.

In this study of adult learning interests, needs, and opportunities in New York State's Central Region, cost is found to be one of the main barriers to participation in continuing education. State that there is a need for more equitable financial assistance programs to include the needs of part-time students.

Wirtz, Willard, and the National Manpower Institute. The Boundless Resource; A Prospectus for an Education-Work Policy. Washington, D.C. : New Republic Book Company, 1975.

Among the many possibilities offered to better integrate the world of work and that of education are: (1) "That the cash value of the unused portion of 'twelve years of free education' be available for a broad range of learning opportunities to those who did not receive that education in their youth" (p.126); (2)"That the Unemployment Insurance system be adapted to provide income support for unemployed adults who pursue further education and training in order to make a job-market adjustment and extended for this purpose beyond normal duration periods" (p.126); (3) "Serious consideration should be given to entitling women, by law, to a year's educational renewal opportunity (either full-time, or part-time over a longer period) in connection with their moving - if they want to - from career motherhood to career something else" (p.135-6); (4) "...to make a year's free public education available to everybody after he or she reaches age sixty, as an organized series of educational and training opportunities thoughtfully and carefully designed to meet this situation" (p.145).

Ziegler, Warren L. "Draft Amendments to the Adult Education Act of 1966 and a Draft Proposal for New Legislation." Educational Policy Research Center, Syracuse University Research Corporation, Syracuse, New York, January 1973. Working Draft.

Propose the establishment of a National Educational Development Bank for a period of five years "...to test and evaluate...the idea that the criteria for the allocation of time - to learn, to earn, to work and to play - must be reconsidered in education" (p.24). During the five years, the Bank would "...provide financial assistance in the form of educational stipends, and maintenance allowances through grants, loans,or a mix thereof, to certain categories of persons only" (p.7). During the first two years, the Bank would provide stipends and maintenance allowances to adults whose annual income from all sources fell below the median income for all individuals beyond the age of compulsory schooling. During the next two years, in addition to the above, adults who are unemployed and whose skills do not fit available employment opportunities would be provided educational stipends and maintenance allowances. During the last year, in addition to the two above categories, those over fifty-five would be eligible for financial assistance. Loans for maintenance would be available to any high school graduate sixteen years or older.